

Appln. No. 09/927,462

Submission for RCE dated May 18, 2004

Amendment Responsive to Office Action of December 18, 2003

### AMENDMENTS TO THE CLAIMS:

Please amend claims 36-54 and add claims 55-58 as set forth below. This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-35 (canceled).

Claim 36 (currently amended). A method for attributing a reward to an individual account and a collective account, comprising:

associating a tag with an individual account, wherein the individual account and the tag are both associated with [(a)] the tagholder and a financial institution, wherein further the financial institution comprises one or more host computers, wherein further the host computer aggregates tag usage and calculates a first reward based on aggregate tag usage;

aggregating tag usage;

calculating a first reward based on the aggregate tag usage; and

attributing the first reward to the individual account; and

attributing a second reward to a collective account associated with at least one organization, wherein the at least one organization comprises at least one of a business organization, a trade organization, a political party, a religious organization, an athletic organization, a professional society, an educational organization, a charitable organization, a fund-raising organization, and a governmental organization, or combinations thereof.

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wherein the tag is branded with a symbol, name, and/or colors generally associated with the at least one organization.

Claim 37 (previously presented). The method of claim 36, wherein the tag comprises a sound generating device.

Claim 38 (currently amended). The method of claim 37, wherein the sound generating device generates a programmed sound generally associated with [[an]] the organization.

Claim 39 (currently amended). The method of claim 36, wherein ~~the at least one organization is at least one of a business organization, a trade organization, a political party, a religious organization, an athletic organization, a professional society, an educational organization, a charitable organization, a fund raising organization, and a governmental organization~~ one or both of the first and second rewards comprise cash, airline miles, reward points, services, goods, rebates, up front payments, statement credit, or combinations thereof.

Claim 40 (previously presented). The method of claim 36, wherein the tagholder selects the organization.

Claim 41 (currently amended). The method of claim 36, wherein the tagholder earns a ~~second~~ third reward from the issuer of the individual account based on individual account usage.

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Claim 42 (currently amended). The method of claim 36, wherein the tag comprises an LED controllable via ~~[[a]]~~ the tagholder.

Claim 43 (currently amended). The method of claim 36, wherein the tag comprises an LCD controllable via ~~[[a]]~~ the tagholder.

Claim 44 (previously presented). The method of claim 36, wherein the tag comprises at least one communication port allowing the tag to communicate with other devices.

Claim 45 (previously presented). The method of claim 36, wherein the tag comprises a microprocessor.

Claim 46 (previously presented). The method of claim 36, wherein the tag comprises a transmitter.

Claim 47 (previously presented). The method of claim 36, wherein the tag further comprises at least one of a smart card, a bar coded sticker, a transponder readable by a reader/antenna, or combinations thereof.

Claim 48 (previously presented). The method of claim 47, wherein the tag operates in half duplex mode.

Claim 49 (previously presented). The method of claim 47, wherein the tag operates in full duplex mode.

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Claim 50 (currently amended). A method for distributing a reward, comprising:

associating a tag with an individual account, a financial institution and at least one organization, wherein [[a]] the tagholder is the holder of the individual account, wherein further the financial institution comprises one or more host computers, wherein further the host computer aggregates tag usage and calculates a first reward based on aggregate tag usage, wherein tag usage comprises aggregating purchase amounts for purchases of at least one of goods or services from a plurality of merchants when the tag is presented to the merchant at time of purchase;

aggregating tag usage, wherein tag usage comprises purchasing at least one of goods or service from one or more merchants;

calculating a first reward based on the aggregate tag usage;

attributing the first reward to the individual account; and

attributing the second reward to a collective account associated with the at least one organization, wherein the at least one organization comprises at least one of a business organization, a trade organization, a political party, a religious organization, an athletic organization, a professional society, an educational organization, a charitable organization, a fund-raising organization, and a governmental organization, or combinations thereof; and

distributing the first reward to the tagholder upon demand by the tagholder to the financial institution.

Claim 51 (previously presented). The method of claim 50, further comprising:

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associating the tag with at least one prefunded account, wherein the  
prefunded account has a balance;  
maintaining at least one of the prefunded accounts; and  
debiting the balance of at least one of the prefunded accounts in an amount  
related to tag usage.

Claim 52 (currently amended). The method of claim 51, further comprising replenishing  
the prefunded account balance with funds from the individual account associated with the tag  
upon fulfillment of some predetermined condition.

Claim 53 (currently amended). The method of claim 51, wherein the individual account  
is associated with at least one loyalty program, wherein further the tagholder earns a ~~second~~ third  
reward based on the tagholder's participation in the ~~one or more~~ loyalty programs.

Claim 54 (currently amended). An automated, computer-based method for distributing  
rewards to an individual account and a collective account comprising:

maintaining a prefunded account that is associated with at least one tag,  
wherein the prefunded account has an account balance, wherein further the tag is  
associated with [[a]] the tagholder, a financial institution and at least one  
organization, wherein further the financial institution comprises one or more host  
computers, wherein further the host computer aggregates tag usage and calculates  
a first reward based on aggregate tag usage, wherein tag usage comprises funding  
purchases for at least one of goods or services from a plurality of merchants with

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the prefunded account when the tag is presented to the merchant at time of payment for the purchases;

associating at least one the prefunded account with at least one a second account;

aggregating tag usage;

calculating a reward based on aggregate tag usage, wherein tag usage comprises purchasing at least one of goods or service from one or more merchants;

attributing the first reward to the second account; and

attributing the second reward to a collective account associated with the at least one organization, wherein the at least one organization comprises at least one of a business organization, a trade organization, a political party, a religious organization, an athletic organization, a professional society, an educational organization, a charitable organization, a fund-raising organization, and a governmental organization, or combinations thereof; and

distributing the reward to the tagholder upon demand by the tagholder.

Claim 55 (new): The method of claim 36, wherein the second reward is calculated based on aggregate tag usage.

Claim 56 (new): The method of claim 36, further comprising distributing the first reward to the tagholder by the financial institution

Claim 57 (new): The method of claim 50, wherein the second reward is calculated based on aggregate tag usage.

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Claim 58 (new): The method of claim 54, wherein the second reward is  
calculated based on aggregate tag usage.